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                                                            Appl. No. 10/070,221

## *Amendments to the Claims*

The listing of claims will replace all prior versions, and listings of claims in the application.

1-10.    (Cancelled)

11.    (Currently Amended)  A method ~~for authentication of a user using a host computer~~, comprising:

receiving ~~query information~~ a request for information from a service device regarding ~~the~~ authentication of the user, wherein the request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user before completing the transaction when a first one of the authentication level is determined; and

completing the transaction without authentication of the user when a second one of the authentication level is determined.

~~transmitting to a mobile communications device a request for user identification information in response to receiving the query information from the service device;~~

~~receiving the user identification information from the mobile communications device, comparing the user identification information and authentication information to generate comparison results; and~~

~~using the comparison result for the authentication of the user.~~

12.    (Currently Amended)  The method of claim 22 ~~11~~, wherein the user identification information includes personal attributes of the user.

13.    (Currently Amended)  The method of claim 22 ~~11~~, further comprising receiving from the service device information regarding current services provided.

14.    (Cancelled)

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15.     (Currently Amended)  The method of claim 11 ~~14~~, wherein the authentication level is selected based on a comparison between past service provision history and the information regarding the current services provided.

16.     (Currently Amended)  The method of claim 11 ~~14~~, wherein the parameter is ~~authentication level is selected based on at least one of~~ cost of service, services provision area, service provision frequency, or ~~and~~ total sum of money for the services provided.

17.     (Currently Amended)  A host computer ~~for implementing an authorization process~~, comprising:

a receiver operable to receive ~~query information~~ a request for information from a service device regarding ~~the~~ authorization of a user, ~~and the receiver further operable to receive user identification information from a mobile communications device~~ wherein the request is in response to a transaction at the service device; and

a determining device operable to determine an authentication level required for the transaction based on a parameter of the transaction,

wherein authentication of the user is performed before completing the transaction when a first one of the authentication level is determined,

wherein the transaction is completed without authentication of the user when a second one of the authentication level is determined.

~~a transmitter operable to transmit a request for the user identification information to the mobile communications device in response to receiving the query information from the service device, and further operable to transmit authentication information, to the service device, based on comparison results;~~

~~a storage device operable to store information regarding the authentication of the user; and~~

~~a comparing device operable to compare the user identification information and the information regarding the authentication of the user to produce a comparison result~~

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18.     (Currently Amended)  A communications device, comprising:

a receiver operable to receive, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

a storage device operable to store information regarding the authentication of the user; and

a transmitter operable to transmit information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device[[.]],

wherein the request for information is received before the transaction has completed when a first one of an authentication level is used for the transaction,

wherein the request for information is received after the transaction has completed when a second one of an authentication level is used for the transaction.


19.     (Previously Presented)  The communications device of claim 18, wherein the transmitter is further operable to selectively transmit, to the host computer, information regarding the authentication of the user based on a type of authentication requested.


20.     (Currently Amended)  A computer program product comprising a computer useable medium including control logic stored therein, the control logic enabling a communications device, the control logic comprising:

means for receiving, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

means for storing information regarding the authentication of the user; and

means for transmitting information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device[[.]],

wherein the request for information is received before the transaction has
completed when a first one of an authentication level is used for the transaction,

wherein the request for information is received after the transaction has
completed when a second one of an authentication level is used for the transaction.

21.    (Currently Amended)  A computer-readable medium containing instructions for
controlling at least one processor of a host computer by a method comprising:

receiving ~~query information~~ a request for information from a service device
regarding ~~the~~ authentication of the user, wherein the request is in response to a
transaction at the service device;

determining an authentication level required for the transaction based on a
parameter of the transaction;

performing authentication of the user before completing the transaction when a
first one of the authentication level is determined; and

completing the transaction without authentication of the user when a second one
of the authentication level is determined.

~~transmitting to a mobile communications device a request for user identification~~
~~information in response to receiving the query information from the service device;~~

~~receiving the user identification information from the mobile communications~~
~~device;~~

~~comparing the user identification information and authentication information to~~
~~generate comparison results; and~~

~~using the comparison result for the authentication of the user.~~

22.    (New)  The method of claim 11, wherein the authentication step comprises:

transmitting to a mobile communications device a second request for user
identification information in response to receiving the first request;

receiving the user identification information from the mobile communications
device;

comparing the user identification information and authentication information to
generate comparison results; and

using the comparison result for the authentication of the user, and when
successful, completing the transaction.

23.     (New)  The host computer of claim 17, further comprising:

a transmitter operable to transmit a second request for user identification
information to a mobile communications device in response to receiving the first request,
wherein the receiver is further operable to receive, in response to the second request, user
identification information from the mobile communications device; and

a comparing device operable to compare the user identification information and
authentication information to generate comparison results.

24.     (New)  The host computer of claim 23, wherein the user identification
information includes personal attributes of the user.

25.     (New)  The host computer of claim 23, wherein the receiver is further operable to
receive from the service device information regarding current services provided.

26.     (New)  The host computer of claim 23, wherein the parameter is cost of service,
services provision area, service provision frequency, or total sum of money for the
services provided.

27.     (New)  The host computer of claim 17, wherein the authentication level is
determined based on a comparison between past service provision history and the
information regarding the current services provided.